G. R. S. IX-5]

Previous references.

File No. 38 f 1902

191

Serial Nos. 1-4

(Banking)

Later references.

P-9?

GENERAL AND REVENUE SECRETARIAT.

Serial Nos.

Major ~~Part~~ B for January 1904

SUBJECT.

Report on the working of the Agricultural Bank at Daggala in Gundelpet Tq

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Indexed

JM

W D 88—GPB—50,000—24-7-18

Received 5/5/03. (10) 1903

104

From

The Registrar for the Govt of Mysore

Agricultural Banks

To

The Director of Agricultural Banks in Mysore

Dated 29th April 1903

Despatched 1/5

Received

General No. 2291

No.

Enclosure No One file

Section B 49

File No 38-02

Serial No. 1

The Amildar to forward herewith the report of the Amildar of the Gundlupet Taluk on the inspection of the Agricultural Bank at Kaggalur together with the undersigned's review thereon

2 The Statistical returns received from the Amildar not being in the form prescribed by

DEWAN'S OFFICE R 4035 12 1903

No: 396 Enclosures 3 with Statements

Submitted to the Secretary to the Government of Mysore, with copy of the Yadi No 1067 dated the 7th Instant addressed by the undersigned to the President & Agent of the Bank.

19.5.03.

Manchaiah Upasiya

Insp^r of Agl Banks.

21.5.03

Government, he has been directed to submit
revised statement in the correct form.

Mr Chatterjee

Supdt of Accounts

Imp Secretariat

HS

Review of the Deputy Commissioner, Mysore District on the report of inspection of the Agricultural Bank at Kaggala made by the Amildar of the Gundalpet Taluk on the 21st February 1903.

Para 2. 1. This is irregular. I think it is necessary to call upon the Bank Agent and Directors to show cause why the penalty prescribed by the law should not be enforced against them. Vide sections 63 and 64 of the Companies Regulation. Needful orders will be issued to the Amildar on the subject.

The Agent should be warned to keep the Bank Books and accounts within the registered Bank premises.

Para 3 2. The Amildar should advise the Agent to appoint certain regular hours for the transaction of business.

Para 4 3. The remarks made by the Amildar in this para call for attention. The Bank has made default in paying its instalments to Government and has been grossly negligent in recovering the advances made by it to the members.

I agree with the Amildar in thinking that

the plea of bad seasons advanced by the Bank cannot be accepted as a sufficient excuse for its default in paying the Government dues. The bank should be called upon to pay up at once the whole of the amount due to Government up to date both on account of principal and interest and the members of the bank should be warned that any further neglect on their part would result in the withdrawal of the Government loan.

It may here be pointed out that the repayment of the loan by instalments in the case of the bank commences from the year 1899-1900 and not from the year 1897-1898 as stated by the Amildar. The Amildar's observation that the sum of Rs. 00 credited in the Treasury Accounts towards the reserve fund would go towards the reduction of the principal sums to be unwarranted calls for explanation.

4. The irregularities brought to notice by the Amildar go to show that the affairs of the Bank are highly mismanaged and unless matters are set right at an early date, there is very little hope that the financial condition of the

Paras 11, 12, 13, 14 & 15.

bank would become satisfactory. However as it is thought that a timely warning may produce some good results, the Amildar will be directed to give a warning to the members of the bank.

Paras 17 & 19.

5. The agents should be told to open the registers which are wanting.

Para 20

6. It is regrettable to find that the members of the bank are not aware of the salutary effects resulting from punctuality and strict adherence to rules. It should be pointed out to the members that considerations of relationship should never prevail against the transaction of public business and it is hoped that the Amildar will do his best to impress upon the members, the extreme necessity of strict and prompt adherence to the rules of the Bank and the resolution of the general assembly.

Offg. Dy. Commissioner
Mysore District

NS

ನಂಬರ್
1067

ಯೂನಿಯನ್ ಮೈಸೂರು ಶಿಕ್ಷಕಿಯರ ಆಸ್ಪತ್ರೆಯಲ್ಲಿ ಬಳಸುವುದಕ್ಕೆ
ಇಲ್ಲಿಯ ಕಿರಿಯ ಆಸ್ಪತ್ರೆಗೆ ನಿಂದ
ಕಳಗಳಿಗೆ ಬಳಸುವುದಕ್ಕೆ ಕಾಯಿದೆ ಬಳಸುವುದಕ್ಕೆ ಪ್ರಸಿಡೆಂಟ್ ವ. ಮಂಜುನಾಥ್

ಅಮಲ್ದಾರರವರು ತಪ್ಪಿ ಬಿಡುವುದಕ್ಕೆ ಇಲ್ಲದ ಇಲ್ಲಿಗೆ
ಮಂಡಿಬರದಿಂದ ಅರಿಕೊಂಡ ಪೋಸ್ಟಿನ ಸಾರಾಂಶವನ್ನು ಅದರಲ್ಲಿ
ತಿಳಿಸಿ/ಪಿತ-ಮಿಂಟೆನರ್ಸ್ ಕಾಯಿದೆ ಬರವರು ಮಂಡಿಸಿರುವ ಪ್ರಸ್ತಾಪವನ್ನು
ತಳ್ಳಿಹಾಕಿ ಮತ್ತು ಮತ್ತೆ ಬಾಡಿಗೆ ಬಿಡುವುದಕ್ಕೆ ಬರದಿರುವುದಕ್ಕೆ

(1) ಪಟ್ಟಿ-ತಿಳಿಸಲಾದ ದಿವಸಗಳಿಂದ ಬಿಡುವುದಕ್ಕೆ ಪತ್ರಿಕೆಯಲ್ಲಿ
ಪ್ರಕಟವಾಗಿರುವ ಕಳಗಳು ಅಲ್ಲಿ ಬಿಡುವುದಕ್ಕೆ ಅಲ್ಲಿ
ಮಂಡಿಸಿರುವ ತಿಳಿಸಿ-ನ್ಯಾಯಾಲಯದಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ
ಕಳಗಳಿಗೆ ಬಿಡುವುದಕ್ಕೆ ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ.

[ಪಿತ/ಪಿತ ಮಿಂಟೆನರ್ಸ್ ಕಾಯಿದೆ ಬರವರ ಅಧ್ಯಯನ-
ಇದು ಪ್ರಕಟಣೆಯು ಮಂಡಿಸಿದ ಕಳಗಳಿಗೆ 1962-63-64ನೇ
ಸಾಲಿನಲ್ಲಿ ಬಿಡುವುದಕ್ಕೆ ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ ಅಲ್ಲಿ
ಮಂಡಿಸಿರುವ ತಿಳಿಸಿ ಮತ್ತು ಪ್ರಕಟಣೆಯ ಸಾರಾಂಶವನ್ನೂ
ಲಗ್ಗೆ ಬಿಡುವುದಕ್ಕೆ ಬಿಡುವುದಕ್ಕೆ ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ
ಮಂಡಿಸಿರುವ ಪ್ರಕಟಣೆಯ ಸಾರಾಂಶವನ್ನು ಅಲ್ಲಿ
ಬಿಡುವುದಕ್ಕೆ ಕಳಗಳನ್ನು ಅಲ್ಲಿ ಬಿಡುವುದಕ್ಕೆ ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ
ತಿಳಿಸಿದ್ದಾರೆ ಮಂಡಿಸಿರುವ ಪ್ರಕಟಣೆಯ ಸಾರಾಂಶವನ್ನು ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ.]

(2) ಬಿಡುವುದಕ್ಕೆ ಕಳಗಳನ್ನು ತಿಳಿಸಿರುವ ಪತ್ರಿಕೆಯ ದಿವಸ ಕಾಲಕ್ಕೆ ಬಿಡುವುದಕ್ಕೆ-
[ಪಿತ/ಪಿತ ಮಿಂಟೆನರ್ಸ್ ಕಾಯಿದೆ ಬರವರ ಅಧ್ಯಯನ-ಕಾಲ
— ತಳ್ಳಿಹಾಕಿ ಪ್ರಸ್ತಾಪವನ್ನು ಅಲ್ಲಿ ಮಂಡಿಸಿರುವ ಪ್ರಕಟಣೆಯ ಸಾರಾಂಶವನ್ನು ಅಲ್ಲಿ]

(3) ಕಳಗಳ ದಲ್ಲಿರುವ ಮೆಂಬರ್‌ಗಳ ಪಟ್ಟಿಯಲ್ಲಿ ಮತ್ತು ಅಲ್ಲಿ
ಸದರಿ ಮೆಂಬರ್‌ಗಳ ಪಟ್ಟಿಗಳಲ್ಲಿ ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ ಅಲ್ಲಿ
ತಿಳಿಸಿದ್ದಾರೆ ಮಂಡಿಸಿರುವ ಪ್ರಕಟಣೆಯ ಸಾರಾಂಶವನ್ನು ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ
ಕಳಗಳಿಗೆ ಬಿಡುವುದಕ್ಕೆ ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ ಅಲ್ಲಿ ಉಳಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ.

(4) ಬ್ಯಾಂಕಿಗೆ ದಾಖಲೆ ಬಗ್ಗೆ/ಸಾಬೀತಾಗಿರುವ ವ್ಯಕ್ತಿಗಳಿಂದ ಪತ್ರಗಳನ್ನು
ಪಡೆಯಬೇಕಾದ ನಿಯಮ ಇಲ್ಲದ್ದರಿಂದ ಮೆಂಬರ್‌ಗಳು
ಬ್ಯಾಂಕಿನಿಂದ ಪಡೆದ ಸಾಲವನ್ನು ಹಿಂದಿನ ಸಾಲ ತೀರಿಸುವುದಕ್ಕೆ ಉಪ
ಯೋಗಿಸಿದ ರೀತಿ ಕಂಡುಬರುವುದು ಸ್ಪಷ್ಟವಾಗಿದೆ.

(5) ಪ್ರತಿ ಸದಸ್ಯ ಸಾಲ ಕೇಳುವಾಗಲೂ ಒಂದೇ ರೀತಿಯ
ಮುದ್ರಿತ - ಮಾದರಿ ಅರ್ಜಿಗಳನ್ನು ಉಪಯೋಗಿಸುವುದು
ಇತ್ಯಾದಿ.

(6). ಬಹಳ ಪಟ್ಟಣಗಳ ಮೆಂಬರ್‌ಗಳು ತಮ್ಮ ಸಾಲಗಳನ್ನು ಪೂರ್ತಿ
ಸರಿಯಾಗಿ ಕೊಟ್ಟಿಲ್ಲ; ಪತ್ರಗಳನ್ನು ಕೊಡುವುದು ಸಾಧಾರಣ.
ಇದರಿಂದ ಸರ್ಕಾರಕ್ಕೆ ತುಂಬ ಹಾನಿಯಾಗಿಲ್ಲ. ಸಾಲಕ್ಕೆ
[illegible]
[illegible]. ಆಗಲೇ ಪತ್ರ
[illegible] ಮೆಂಬರ್‌ಗಳು [illegible]
1903ನೇ ಸಾಲ್ ಅಕ್ಟೋಬರ್ ತಿಂಗಳವರೆಗೆ [illegible] ಲಕ್ಷ್ಯ
ಕ್ಕೆ ತಂದು ಬ್ಯಾಂಕಿನ [illegible] ದ್ದರಿಂದ
ಸಾಲ [illegible] ಬಹುದು.
[[illegible]
ಮೆಂಬರ್‌ಗಳಿಂದ ತಂತುಗಳನ್ನು [illegible]
[illegible] ಬ್ಯಾಂಕಿನವರ [illegible]
[illegible] ಸರ್ಕಾರಕ್ಕೆ ತಂತು
ಗಳನ್ನು [illegible]
[illegible]
[illegible] ತಂದು [illegible]
ಬ್ಯಾಂಕಿಗಳನ್ನು [illegible]
[illegible]
[illegible] ಮೆಂಬರ್‌ಗಳಿಗೆ [illegible]
[illegible]]

(7) [illegible]
ಉಂಟಾಗಿದೆ.

(8) శిల్పకారులు పనులలో లోపాలు లేకుండా చూడవలసిందిగా సిరువదక్షిణంరు దిబ్బాశి - 3-1-00 రలంగాయుచు 30-1-00 రవరిగా యుత్సు 1-1-02 రలంగాయుచు 5-2-02 రవరిగా యుత్సు - ప్రభాసనగిత-రంపలిల్లిక్ష్ గుళ్ళి-గోపురాగళన్న త-గ్రంథిగాయవద్దతిలుసున్న లుట్టిల్ల.

(9) భ్యంకిగళ ధారదాశిలువక్ష్ వ్య కరగిభ్యాంతినంరం వ్యంతిరిలువ లందాశిలుద్దుస్సు గుళ్ళి-ంరలిదేంరలుశ్రీ-

(10) శ్రీరాంపోట్టలు గళ్ళు 13-2-99 మత్తు 3-2-99 రల్లిర్పుట్టిదవు ధ్వీగలాంశిల్ల. లాయిలంపోట్టలో ధిలింతిరులువంతిదేరాంరలుశ్రీ. తీర్థరూపగళన్నిసుపాశ్రీ రవకూల్లాలువతంశిలవెంపేరు శ్రీర్థాదవు.

(11) శ్రీంపులుగళన్నిసుకాంలలో పిరాంరలిరుంరదువరిగిస్రీంకదాంశిపాంలుగళన్న తెరిరేరుంరదింరపనులలో లుపిల్లి లుతువరులు శ్రీరుద్ధనవుంరిద్దరుంలుదన్నో విరుగ్గళ్ళ పాంశిపాంలుగళన్నతళ్ళ లుపత్తిరి

(12) గిపులాలనిధి గళ్ళల్లో గుళ్ళవకూంలుతలక్షాంగల్లు. రిన్నుమంరిపోంరుళ్ళవదళ్ళో లువతాంతళిస్థుం రిలుయుత.

(13) తీర్థరిగిపులాలనిలుసున్నతిల్ల నుంరిదరులుద రిందవళూంలుగిస్రకాంలుపిసూంలుగళల్లు. పిల్లాలనిలుసున్న లుట్టిల్ల రశ్రిగళిల్లి చేరకూలుంరిల్ల గిశిశిరువదులుంరుత్తవల్లు.

(14) భ్యంకిగళధికారిగళ్ళ బ్రీరి బర్తువలుంరి భాంకిపా రరాంశిరువత్తిరి.

(15) భ్యంకిగవిధుర్ లవకూంరిగిందలుంరిబ్బాశిరుత్తి.

ವಿಧಿನಿಯಮ ಪ್ರಕಾರ 311 ಪೌರಸಂಸ್ಥೆಗಳಿಗೆ ಚುನಾವಣೆಗಳು ನಡೆದಿವೆ. ಈ ಚುನಾವಣೆಗಳಲ್ಲಿ ಆಯ್ಕೆಯಾದ ಸದಸ್ಯರುಗಳಲ್ಲಿ ಅನೇಕರು ಹೊಸಬರಾಗಿದ್ದಾರೆ. ಅವರಿಗೆ ಪೌರಾಡಳಿತದ ಬಗ್ಗೆ ಅನುಭವ ಕಡಿಮೆ ಇರುವುದರಿಂದ ಅವರಿಗೆ ಪೌರಾಡಳಿತದ ಬಗ್ಗೆ ತರಬೇತಿ ನೀಡಲು ಸರ್ಕಾರ ಉದ್ದೇಶಿಸಿದೆ.

(16) ಹೊಸದಾಗಿ ಆಯ್ಕೆಯಾದ ಸದಸ್ಯರುಗಳಿಗೆ ಪೌರಾಡಳಿತದ ಬಗ್ಗೆ ತರಬೇತಿ ನೀಡಲು ಸರ್ಕಾರ ಉದ್ದೇಶಿಸಿದೆಯೇ?

[ಸಚಿವರು ಉತ್ತರಿಸಿ ಮಾತನಾಡಿದರು. ಸರಕಾರವು ಹೊಸದಾಗಿ ಆಯ್ಕೆಯಾದ ಸದಸ್ಯರುಗಳಿಗೆ ತರಬೇತಿ ನೀಡಲು ಉದ್ದೇಶಿಸಿದೆ. ಈ ಕುರಿತಂತೆ ಅಧಿಕಾರಿಗಳ ಸಭೆಯನ್ನು ಕರೆಯಲಾಗಿದೆ. ಹೊಸದಾಗಿ ಆಯ್ಕೆಯಾದ ಸದಸ್ಯರುಗಳಿಗೆ ತರಬೇತಿ ನೀಡಲು ಅನುದಾನ ಕೊರತೆ ಇಲ್ಲ. ಸದಸ್ಯರುಗಳಿಗೆ ಅಧ್ಯಯನ ಪ್ರವಾಸ ಏರ್ಪಡಿಸಲಾಗುವುದು. ಅಧಿಕಾರಿಗಳಿಗೆ ಮತ್ತು ಸದಸ್ಯರುಗಳಿಗೆ ಪ್ರತ್ಯೇಕವಾಗಿ ತರಬೇತಿ ನೀಡಲಾಗುವುದು.]

(17) ಪೌರಕಾರ್ಮಿಕರುಗಳ ಪ್ರೋತ್ಸಾಹಧನ ಮತ್ತು ಸಮವಸ್ತ್ರ ಭತ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಲು ಕ್ರಮ ಕೈಗೊಳ್ಳುವಿರೇ?

[ಸಚಿವರು ಉತ್ತರಿಸಿ ಮಾತನಾಡಿದರು. ಪೌರಕಾರ್ಮಿಕರುಗಳ ಸಮವಸ್ತ್ರ ಭತ್ಯೆಯನ್ನು ಹೆಚ್ಚಿಸಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಲಾಗಿದೆ.]

(18) ಸದಸ್ಯರುಗಳಲ್ಲಿ ಅನೇಕರು ಪೌರಕಾರ್ಮಿಕರ ಬಗ್ಗೆ ಕೀಳಾಗಿ ನಡೆದುಕೊಳ್ಳುತ್ತಿದ್ದಾರೆ. ಇದರಿಂದ ಪೌರಕಾರ್ಮಿಕರಿಗೆ ಮಾನಸಿಕ ಕಿರಿಕಿರಿ ಉಂಟಾಗುತ್ತಿದೆ. ಇದನ್ನು ತಪ್ಪಿಸಲು ಸರ್ಕಾರ ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳೇನು?

(19) ಒಬ್ಬ ಸದಸ್ಯರು ಪೌರಕಾರ್ಮಿಕರಿಗೆ ಕಪಾಳಕ್ಕೆ ಹೊಡೆದಿರುವ ಬಗ್ಗೆ ಮಾಧ್ಯಮಗಳಲ್ಲಿ ವರದಿಯಾಗಿದೆ. ಈ ಕುರಿತಂತೆ ಸರ್ಕಾರ ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳೇನು? ಇದು ಸರಿಯಾದ ಕ್ರಮವೇ? ಪೌರಕಾರ್ಮಿಕರಿಗೆ ರಕ್ಷಣೆ ನೀಡಲು ಸರ್ಕಾರ

[illegible]

(20) [illegible]

[[illegible]

2. [illegible]

3. [illegible]

4. [illegible]

5. [illegible]

తా: 7-5-1903

Signed B. Ramaswamy Ayyangar

Inspector of Agricultural Banks

in Mysore.

Copy.

B. Ramaswamy Ayyangar

Inspector of Agricultural Banks

in Mysore

Report on the inspection of the Agricultural Bank at Kaggala, Gundlepet taluk, conducted by me.

1. Date of Inspection.

The Bank was inspected on the 21st, 22nd & 24th Feby 03. as per Kanarese order No. 297 dated 18th instant, from the Special Sub-Division Office Chamarajnagar.

2. Whether there is a duly registered suitable Bank Office, where members and depositors could call and if any change, why necessitated and whether duly registered.

The Bank had an Office at Kaggala, which was duly registered. But for some time last, it is being held at Sindanpura. There is no regular Office. The Bank-books are kept in the house of the Agent Chick Chennegowda. The latter place is not registered. I have made a report about this in No. 130 of 31.12.02 to this Office.

3. Whether any dates and hours are fixed for transaction of business.

The business is transacted not in any fixed dates and hours but is only done at irregular intervals.

4. How are the Banks' Registers etc. kept?

The Banks' Registers etc. are not kept in the premises but is kept in the custody of the Agent at Sindanpura.

5. Are the villages within 5 miles of the Bank house?

The following 5 villages are sought to be benefitted by the Bank.—

1. Sindanpura.
2. Kaggala.
3. Kelanpura.
4. Kandagala.
5. Gundlepet.

All are within a radius of 5 miles from Kaggala.

6 Any fluctuations among the members?

There were 12 members at the commencement. But within a few months after the opening 12 more were added. Out of these 2 died. One of the deceased representative has continued the membership. While another, being a

2/ Rumor has revealed his connection with the Bank. Of the 23 remaining 9 are of Kasgala, seven of Sindanpura, 4 of Kandagala and 3 of Gundlupet. Classified according to castes, 3 are Brahmins, 19 Lingayats and 1 Panchama. All the Brahmins are related to each other and so also 18 of the Lingayats.

All the lands held by the members of Kasgala are not in their sole-khaté; but is in joint khaté with others. The consent or attestation of the joint khatédārs does not seem to have been taken

M

7. Whether a list of the lands of the members is maintained? Yes.

8. Classify the Banks fund and what is its limit?

The limit fixed for the Bank's fund is Rs 16,000/-. It has been neither increased nor decreased. The following is a classification of funds at date of inspection.—

	Rs — As. P.
Entrance fee	12 — —
Loan from Govt.	10,000 — —
Cash deposit from members	60 — —
Surplus —	50 — —
Total	10,122 — —

9. As regards Govt. loan note whether the terms fixed for repayment are duly acted up to? The amount outstanding against the Bank, whether the loan may be continued or not, with reasons.

The loan sanctioned by Govt. was Rs 10,000/- Of which Rs 2000/- was drawn on 18th January 1899 and Rs 8000 on 28th Feby. 1899. On 16th January 1899 Rs 1000/- was kept in Govt. Treasury but this was subsequently withdrawn by means of cheques on 14th Feby. 1899 and 15th March 1899 ~~Rs~~

vide Statement No. I

From a rough extract of the cash book (herewith enclosed) it will be found that by the end of March 1897, 21 of the members lost no time in dividing this sum among themselves as follows.—

9 of them took Rs 80/- each.
1 — Rs 50/-
2 — Rs. 30/- each
8 — Rs 20/- do —
1 — Rs 10/- —

It is hard to know if these members had any necessity for borrowing as in most cases, the discharged deeds bear no endorsements and dates of payment. However, a rough note has been annexed to show to what

vide statement No. II

extent each had utilized the loan in discharging his old debts. In every

case of a grant of a to
the same story of cut
channels, clearing &c...
& making other agricultural
improvements is told.
From another statement
annexed, it will be seen
that, with few exceptions,
almost all have not
been able to pay regu
larly the annual instal
ments: but have only
tried to renew the ori
ginal bonds. This state
of affairs negatives the
idea that the members
have in their minds
the observation of Govt.
in para 10. of Govt.
Rev. No 6916-19 dt.
R.T. 17-95
February 1897. It is this
renewal and non payment
that has contributed
greatly for the non payment
of the instalment due
to Govt. even in this

Vide Statement No II

4. year with all my efforts, the instalment has not been paid. The plea now put forward is that they lost their bengal-gram and other chilvans this year. This is no doubt true. Hence I would recommend the continuance of the loan till the end of 1903, by which time if the arrears of instal-ments are not paid up, the whole ~~may be~~ may be demanded at once. The loan from Govt. is arranged & be dis-charged by payment of ten equal annual instalments, beginning with 97-98 and the Bank has paid only Rs 1000/— on different dates. In addition Rs 50/— has been remitted to the Treasury with the

	Rs.
30/12/99	— 200
30/6/00	— 100
30/4/01	— 100
31/1/02	— 150
5/2/02	— 100
10/2/02	— 80
21/2/02	— 150
21/4/02	— 120
	Rs 1000-0-0

idea of forming
reserve fund. I
believe that since
has been credited on
the Treasury in favour
of the Bank, this will
be taken to reduce
the principal.

The Deposits are very
recently being collected
at Rs 1 per head from
members as they apply
for loans or renewals.

10. Whether the terms of deposits & of loans are obeyed

11. Whether the accounts are written up to date?

The cash book, the
Ledger and other accounts
are completely written
up. Some corrections
were not initialled by
the Agent and the Presi-
dent. In the course of
6 years, there have been
3 changes in the Office
of the Agent & the President
and 3 changes in that
of the Accountant &
& hence the Agent in keeping

57.

the accounts. The persons
laid as accountants of
the Bank were. —

(1) A son of the 1st Agent
(2) A brother of the 2nd Agent
(3) A son of the 3rd Agent.

The cash balance on
28th February 1903 was
Rs 5-15-

The limit fixed at a
meeting of the general
Assembly dated 30/7/99,
for cash balance in the
hands of the Agent was
Rs 700/- But while Rs.
this Rs 2871-15-8 was in
his hands from 3/1/00
to 30/1/00 and similarly
from 1/1/02 to 3/2/02, a
large sum had accumu-
lated but this was for
paying Government.
No current account
has been kept with the
Treasury. The general
results of the Bank's

transactions were as shown in the margin up to the ~~end of Dec 1922~~ 26th instant.

Vide Statement No. III

12. Note the details regarding loans to members.

The limitations prescribed as regards loans to members had not been Exceeded. The General assembly have resolved only to grant upto a limit of three fourths the value of the property Mortgaged to the Bank.

A statement has been appended showing the property mortgaged to the Bank with their estimated value on deeds Executed to the Bank. The properties seem to be rather valued highly and I told them that 50% would be a better calculation. In the case of one member not only some of his lands but also the lands

Vide Statement No IV

6/-

of another member was
been taken as an ad-
ditional security for
the money lent. Almost
all the loans are of the
1st Class. ie on the security
of landed properties.
There are only 2 cases
of 2nd Class loans viz money
borrowed on the Execution of
pro. notes which seem to
have been barred by time
one dated 15/11/99 is for
Rs 125/- and another of
Rs 25/- is dated 3/2/99.
and both are payable
at the end of a year. How-
ever the Agent told me
that these sums would
soon be collected.

13. Note the state of securities

The Bank had obtained
21 mortgage deeds (one
from each of the 22
members and 2 from
the 23rd member)
and 2 pro. notes. 56
documents of debts
discharged from funds

obtained at the Ba
were in the file and
most of them were no
date of payment as
already observed.

Loans outstanding
against members at
date of inspection wer
as follows:—

Class I. Rs 8330—
Class II " 375—
Class III & IV " "
Value of property
under mortgage to
the Bank } 17075—

14. Are the members
punctual in paying
dues?

As already noticed,
most of the members ar
defaulters. They have ceas
paying instalments an
interest by substitutin
of fresh bonds for the
old ones. In spite of
the resolution of the
general assembly of
8th Jany 1900 that no
money is to be lent to

defaulters, there has
been fresh loans. The defaults
have been noticed by the
general assembly but
at each time it has taken
upon itself to plead
the cause of all the
members by throwing
the blame on the prospects
of the season and plague.
In the first year of its
course, the Bank worked
satisfactorily. At the outset,
almost all the documents
were timed to be paid at
5 annual equal instal-
ments. Now, though the
general assembly by a
resolution showed a con-
cession by extending
the time of ten years and
also levying a fine at 2%
on those that made de-
fault, instead of a good
~~conduct~~ result following
it only tended in inducing
the members to renew the
bond for the extended term.

thinking that it would facilit
prompt payment, the assoc
at another meeting resolv
to reduce the percentage o
fine to 1%. Even this has
not proved efficacious. Some
of the members told me
that they would even try
by reducing the percentage
still-lower and I advise
that the present arrange-
ment was very reasonable
and that any further re-
duction would only tend
putting off payment on the
score that the penalty was
not heavy. As above
observed, the defaults have
only tended to the renewal
of the mortgage deeds and
the extract of the ledger
attached will show this
at a glance. Every case is
almost a renewal of the
old mortgage deed, which
was not discharged in
time. Most of the Office
bearers are defaulters.

The truth seems to me that the members had imposed upon themselves a liability which they now feel hard to discharge and this will be found to be the case from the accompanying statement No I.

15 Surplus

Amount of interest & fine collected, after deducting Rs 2-4-0 being excess of interest collected	Rs. A. P	2677-15-8
Amount of interest and fine left uncollected		970-5-7
	Total	3648-5-3
Paid to Govt. for interest		2277-12-8
Bank's expenses on log, contingent, printing house rent etc after deducting 2-4-0 amount refunded on account of excess collection 1-6-0 returned to the Bank i.e Expenditure pure & simple		711-4-0
	Total Rs	2989-0-8
Deduct fine actual income noted above		2677-15-8
	Balance	311-1-0

this amount must have been paid from the capital. Adding to this Rs 50/- which was credited to the Treasury for Reserve Fund, which must necessarily have been paid out of the capital (and to call this a surplus is a misnomer) and the balance on hand Rs 5-15-11, which must also have been from the capital (as otherwise there is no source from which it can accrue) it will be seen that Rs 367/- has been spent from the Govt. loan deposits and entrance fee Adding to this the amount paid to Govt. on account of principal 1000 Rs and the amount of principal due by the members we get the capital of the Bank viz: Rs 1007 2/-

Hence to call Rs 50/- surplus as is done in para 8. supra, is misleading as it only forms part of the capital. As it has been in the Treasury this may be directed to /

and deducting the cash on
hand Rs 311-1-, will have
to be made good from the
unrecovered interest and fine
viz 970-5-3. It is a matter
for very great regret that
the Bank should have
been eating upon itself.
Under such financial straits
it is horrible to think of
reducing the fine without
the slightest knowledge of
devouring the capital.
When Dorce before looked
into the cash account of
the Bank some months
ago, I found that unneces-
sary expenditure such as
horse rent &c had been
entered. I knew that this
was more a formal thing
as the place in which it
was held belonged to the
members and that they could
afford to let it gratis. I
believe the Bank authori-
ties will now open their
eyes to the above and do
things not as they would do
if it was their own priva

Transaction.

16 Meetings

There have been 31 meetings held including the confirmatory ones from the commencement. A list is appended showing the important matter brought before each

Vide Statement No V.

17. Directors

No Register is kept for recording the minutes of the meetings of the Directors.

18. Supervision

Satisfactorily done

19. Registers

With the exception of the Register of Directors Proceedings, Register of contingent Expenses and Register of disbursement of Pay & Establishment, all other Registers are kept.

20 General Remarks

There are no doubt many violations against the resolutions passed by the general assembly

(1) Granting of loans to defaulters. (vide resolution of 14/1/99 & 8/1/00)

(2) Cheques were issued in 1899 though the resolution for doing so was passed in 1900

(3) Resolution that non in the hands of Agent should not exceed Rs 100/-

(4) No serious attempt is made to pay off the instalments due. Govt in spite of repeated resolutions to do very early.

(5) No suits have been filed against defaulters though a resolution was passed & that effect on 30/1/07. In this connection it may be noted that

apart from the incon
venience and labour
which the members the
they ought to do gratu
in running up & dow
courts, the main diff
iculty lies in the
fact that none of th
members are willing
do so lest they may
incur the serious dis
pleasure & its attendan
consequences of other
members most of
whom are closely relat
& each other. I advise
them to engage a Stan
Counsel for the Bank
a monthly payment a
depute the Summaste
I am not very sanguin
if the Bank collects
the dues from the de
faulters till recourse
is had to Law, though
the Agent who is himse

P.T.O.

a defaulter, thinks
otherwise.
(6) There is another point
deserving of special
mention. A member
has been permitted to
sell away a land which
was once included in
the list of property sub-
mitted to Govt. The Agent
told me that as this
member had enough of
property, there was no
loss to the Bank on this
account. The general
assembly do not seem
to have provided any
safeguards against
alienations by the members
It is a doubtful point
whether such alienations
are subject to Govt
incumbrance or not, even though the sale
may have been authorised
by the General assembly
In the present case,

Sir Inc 110 of Kennaway.

however. the General
assembly have neither
consented nor dissented
to the transaction. The fact
is that it has never struck
them to do either. The plea
they urge is that new pro-
perties are also sometimes
added to the security of
the Bank.

7) With reference to
changing the place of
Swadlincote, as contemplat-
ed once by the General assem-
I think it inadvisable, a
otherwise most of the me
bers who are not residen
of Swadlincote cannot well
look after the Bank. As
there are not many Jing
gats in Swadlincote, this
class of members who
form the majority can
not conveniently stop
here.

(8) Also with regard to
deposits, the members ma

well & exert & to stify
& their neighbours, whether
members or not & to induce them
& pay deposits from 1 Rup
upwards whenever whether they have
a saving - With regard
& this, the General Assembly
should also frame rules
as & interest &c. It is
not known whether en-
trance fees are returnable
& the members when they
cease & be such.

I have herewith ap-
pended the following for
reference -
No VI List of members
No VII Balance Sheet
No VIII Property list
No IX Treasury Accounts.

& Honble Minister

Amldar

Gundlupet Taluq

Extract from the Caste Book showing how the Amount borrowed from Government, was Paid to Members & how far they were used in discharging old debts from the documents kept in the Bank of Kaggala, Gandhapa Taluk.

Statement. No: I

Date	Members Register number	Amount borrowed	Amount of documents of debts discharged & filed in the Bank	Total of Column 4
1	2	3	4	5
18-1-97	"	2000-"-"	Loan from Government.	
22-1-97	1	800-"-"	document recovered 200-"-" =	200-"-"
-do-	5	800-"-"	200 + 90 + 25-"-" + 30 + 100 + 70 =	515-"-"
22-2-97	"	8000-"-"	Loan from Government.	
24-2-97	2	800-"-"	25 =	25-"-"
do	4	800-"-"	50 + 100 + 350 + 190 + 100 + 100 + 50 + 50 =	690-"-"
do	3	800-"-"	200 + 100 + 95 + 100 =	495-"-"
do	6	800-"-"	90 + 500 + 100 + 30 + 40 =	760-"-"
do	7	800-"-"	150 =	150-"-"
do	8	800-"-"	100 + 98 + 100 + 100 + 200 =	598-"-"

	1		[illegible] + 300 =	
20-3-97	22	300—"—"	100 + 25 + 100 =	450—"—"
do	18	200—"—"	100 =	225—"—"
22-3-97	19	200—"—"	100 =	100—"—
do	16	200—"—"	100 =	100—"—
do	21	200—"—"	"	100—"—
do	17	300—"—"	"	"—"—
24-3-97	13	200—"—"	98 =	"—"—.
do	14	200—"—"	70 =	98—"—
do	15	100—"—"	100 + 50 = (May have discharged the 2nd private debt from another loan raised	70—"—
0-3-97	20	200—"—"	"	150—"—
do	24	200—"—"	100 =	"—"—"
	11	"—"—"	100 + 50 = (Debts ~~subsequently~~ discharged from loans subsequently obtained	100—"—"
	12	"—"—"	50 + 100 + 100 = (do). do.	150—"—"
	23	"—"—"	200 = do do	250—"—
				200—"—
		10,000—"—"	56 documents	6074—"—"

Documents [illegible]

Statement No. II

Statement - No. II.

An abstract of the

Ledger

showing only the

amount - lent

as also

the amount - pai

towards Capital

Note: Figures standing upon the amount show the class of loan -

Documents.

Statement No. II. Page 2 of Ledger

No 44

(1)

22-1-97	—	800	(1)
30-1-98	+	160	
15-1-98	—	200	(2)
27-12-98	+	84	
30-12-99	+	55	
1-3-900	+	29	
30-12-900	+	84	
21-4-902	+	84	
Balance		— 504-0-0.	

Note: The latest bond is for 840 Rs which was made up by clearing the balance of the 1st bond viz Rs 640 for the new loan of 200 Rs in addition

22-1-97	—	200-o—	(2)
24-2-97	—	800—o—	(1)
29-3-97	+	200—i—	(2)
5-1-98	+	160—o—	(1)
15-1-98	—	160—o—	(1)
27-12-98	+	80—o—	

Balance. 720 -o-o

Note: The 2nd bond is for 8 000 Rs. This was made up to clear 600 Rs of the 1st bond + the original loan of 160 Rs -

(3)

24-2-97	— 800 —o—	(1)
31-12-97	+ 160 —o—	(1)
28-12-98	+ 160 —o—	
6-2-99	— 500 —o—	(2)
8-7-99	+ 500 —o—	(2)
	+ 480 —o—	(1)
8-7-99	— 680 —o—	(1)
1-6-901	+ 85 —o—	(1)

Balance 595—0—0.

The 2nd bond is for 680 Rs which was borrowed to clear the old debts of the 1st + 2nd class.

24-2-97 — 800 —o—o

31-12-97 + 160 —o—o

28-12-98 + 160 —o—o

8-7-99 — 680 —o—o

+ 480 —o—o

10-4-1901 + 76 —o—o

9-2-1902 + 8 —o—o

Balance : 595 —o—o

Note : Mr was borrowed 5 cha
old debt - Mr 2nd b
is for 680 Rs —

(24) 24

30-3-97 — 200 (1)
20-1-98 + 40
12-2-98 — 50 (4)
13-4-98 + 50 (4)
31-1-98 + 40
30-1-900 + 40
26-7-902 + 240 (1)
+ 40
+ 40

Balance: Rs 240-0-0

Note: The 2nd bond is for 240 Rs to clear the 1st bond & the cash loan of 240 Rs.

5

22-1-97 — 800 (1)
10-7-97 — 50 (4)
9-9-97 + 50 (4)
6-1-98 + 160
15-1-98 — 360 (1)
26-12-98 + 100
30-7-99 — 50 (4)
30-1-900 + 50 (4)
30-6-1902 + 20

Balance: 880-0-0.

Note: The 2nd bond is for 1000 Rs to clear the balance of the 1st bond & the cash loan of 360 Rs.

(6)

22-1-97 — 200 (2)
24-2-97 — 800 (1)
23-3-97 + 200 (2)
10-11-97 — 50 (4)
5-1-98 + 160 (1)
9-1-98 + 50 (4)
15-1-98 + 200 (1)
17-12-98 + 84
13-2-99 — 125 (2)
1-9-99 — 40 (4)
29-12-99 + 84
31-12-900 + 40 (4)

Balance 797-0-0.

Note: Here is a Promissory for 125 Rs & a 2nd bond for 840 Rs to clear the balance of 640 Rs on the 1st bond & the original loan of 200 Rs —

(23)-20

16-1-98 — 300 (1)
17-12-98 + 30
1-9-99 — 40 (4)
3-1-900 + 30
29-6-907 + 40 (4)
8-7-907 + 30

Balance 210-0-0

(22)-19

20-3-97	— 300	(1)
5-1-98	+ 60	
15-1-98	260	(3)
30-12-98	+ 30	
1-9-99	— 40	(4)
30-12-99	+ 7-8	
30-1-900	+ 428	
29-6-901	+ 40	(4)

Balance 400-0-0

Note: The 2nd bond is for 500 Rs to clear the balance of 240 Rs on the 1st bond & the actual loan of 260 Rs —

7

24-2-97	— 800	(1)
30-6-97	+ 40	
31-12-97	+ 120	
26-12-98	+ 160	
13-2-99	— 125	(2)
8-7-99	+ 480	
	— 600	(1)
1-9-99	+ 125	(2)
29-6-900	+ 75	
31-12-901	+ 70	
10-3-900	+ 5	

Balance 450-0-0

Note: The 2nd bond is for 600 Rs to clear the balance of 450 Rs on the 1st bond —

8

24-2-97 — 800 (1)
10-9-97 — 50 (4)
9-11-97 + 50 (4)
31-12-97 + 160 (1)
28-12-98 + 160 (1)
15-3-99 — 200 (2)
8-7-99 + 480 (1)
8 — 560 (1)
8 + 200 (2)

Balance 560 — 0 — 0

Note: The 2nd bond is for 560 Rs to clear the 1st bond & the Rs 40 note.

(21) - 18

22-3-97 — 200 (1)
31-12-97 + 40
29-12-98 + 40
29-12-99 + 40
31-12-900 + 40
31-1-902 + 40

Balance — 0 — 0

(20) -17

22-3-97 — 200 ——— (1)

31-12-97 + 40 ———

30-12-98 + 40 ———

3-1-900 + 28 ———

30-1-900 + 11 ———

31-1-902 + 20 ———

1-7-902 + 10 ———

26-7-902 — 60 ——— (1)

+ 10 ———

+ 40 ———

Balance 60-0-0

Note: The 2nd bond is for 60 Rs in place of the 7th.

9.

7-3-97 — 500 ——— (1)

31-12-97 + 100 ———

28-12-98 + 100 ———

8-7-99 — 400 ——— (1)

+ 300 ———

400-0-0

The 2nd bond is for 400 Rs which was made up to clear the old debt & the agri loan of 100 Rs.

~~10~~ 10-25

22-2-97 — 800 → (1)
31-19-97 + 160 →
26-19-98 + 160 →
15-3-99 — 300 → (2)
8-7-95 — 780 →
+ 300 → (2)
+ 480 →
29-6-900 + 50 →
31-12-901 + 10-8 →
19-2-902 + 37 →
+ 89 →
1-7-902 + 8-8 →
— 550 → (1)
+ 585 →

Balance Rs 550-0-0

The latest bond is for 550 Rs.

19-16

22-3-97 — 200 → (1)
31-19-97 + 40 →
15-4-98 — 50 → (4)
14-6-98 + 50 → (4)
15-7-98 — 20 → (4)
29-19-98 + 40 →
+ 20 → (4)
31-1-902 + 12 →
30-6-902 + 7 →
1-7-902 + 10 →
26-7-902 — 110 →
+ 11 →
+ 40 →
+ 40 →

Balance Rs 110-0-0

Note: The existing bond is for 110 Rs.

(18) – 15

20-3-97 — 200 (1)
31-12-97 + 40
17-5-98 — 40 (4)
29-12-98 + 40
+ 40 (4)

3-1-900 + 29
3-1-900 + 11
17-1-902 + 40
26-7-902 + 50 (1)
+ 40

Balance Rs 50-0-0

Note: The existing bond is for 500 Rs

(11)

31-1-98 — 300 (1)
17-12-98 + 30
29-12-98 + 30
30-12-900 + 30
1-1-902 + 30
31-12-902 + 30

Balance 150-0-0

(12)

31-1-98-200 (1)

29-12-98+ 20

30-7-99- 50 (4)

30-19-99+ 4 (1)

+ 50 (4)

30-1-900+ 16

- 300 (2)

1-1-902 + 20

30-6-902 + 11

1-7-902 + 9

" - 300

" + 300 (2)

31-12-1902 + 20

Balance: Rs. 400-0-0

This number has 2 bonds against him - the 2nd bond is for 300Rs. & the 2nd for 200Rs -

(17) -16

22-3-97 - 300 (1)

30-6-97 + 15

31-12-97 + 45

28-12-98 + 60

3-1-900 + 37-8

30-1-907 + 15-8

7-9-1902 + 7

8

Balance 112-0-0

16-23

30-3-97 — 200 (1)
31-12-97 + 40
9-12-98 + 40
13-2-99 — 250 (2)
29-12-99 + 40
25-6-902 + 4

Balance 326-0-0

Note: There are two (2) bonds against this number. The 1st bond for Rs 200 + 4% per-note for Rs 250 -

(13)

24-3-97 — 200 (1)
31-12-97 + 40
6-2-99 — 300 (2)
31-1-99 + 40
8-7-99 — 220 (1)
+ 300 (2)
+ 120 (1)

Balance: 220-0-0

Note: The existing bond is for 220 Rs, made to clear the 180 debt + the payment of 200 Rs -

(14) 21
14

24-3-97 — 200 —o (1)
31-12-97 + 40 —o
29-12-98 + 40 —o
1-7-902 + 4 —o—o

Balance 116—o—o

(15) -22

24-3-97 — 100 —o (1)
31-12-97 + 20 —o—o
31-1-98 + 20 —o
8-7-98 — 260 —o (1)
+ 60 —o

Balance Rs. 260—o—o

The 2nd bond is for 260 Rs made up by clearing the 100 bond + the actual loan of 200 Rs.

Banks transactions up to 20th ~~31st December~~ February 1903, Kaggala, Gundlupet Taluk.

Statement No: III

Receipts	Rs. A. P	Expenditure	Rs A. P.
From Treasury	11000-"-"	To Treasury.	50-"-"
Deposits from members.	60-"-"	" principal re-paid	2000-"-"
Entrance fee	12-"-"	" Members loan	20500-"-"
Interest	2347-"-7	" Government on account of interest	2277-12-8
Penalty	333-3-1	" Refund to members of excess interest collected	2-4-
Loans repaid	11795-"-"	" Printing Charge	27-1-
Other items	1-6-"	" Establishment	540 ~~488~~ -"-"
		" Contingencies	145-9-" ~~139-7-"~~
		" Cash in hand	~~64-1-"~~ 5-15-0
Total	25548-9-8	Total	25548-9-8

Secretary

Statement Showing mortigaged property to the Bank by the Members, and their estimated value of Kaggala Bank, Gundlupet Taluk.

No 2

Statement no: IV

Members Register number	Details of property Mortigaged							Amount lent.	Remarks.
	Name of Village	Survey No:	Clays	Extent		assessment	Estimated Value		
1	Kaggala	62	Dry	6	36	4-8-0	330	840	
		63	do	4	24	3-8-0	220		
		70	do	4	25	5-0-0	450		
	Total	3		16	5	13-0-0	1000		
2	Kaggala	60 Half.	Dry	2	32	3-0-0	270	800	
		98 Half	do	1	34	1-12-0	180		
		99 Half	do	2	14	2-0-0	240		
	Chenna Mallapura	45	do	3	38	3-0-0	150		
		46	do	6	20	4-0-0	150		
	Total	5		17	18	12-12-0	990		
3	Kaggala	144 Half	Dry	2	0	1-12-0	200	680	

		Half 102	do	1	26	1-10-0	325		
		18	do	1	4	-14-0	200		
	Total	4		6	24	6-4-0	1075		
4	Kaggala	20	Dry	4	4	3-8-0	300	680	
		42	do	3	29	3-8-0	375		
		262	do	5	2	4-0-0	250		
		166	do	8	11	7-0-0	400		
		167	do	5	"	4-8-0	250		
	Total	5		26	6	22-8-0	1575		
5	Kaindágala	64	Dry	4	4	2-8-0	400	1000	
		68	do	7	15	6-0-0	600		
		69	do	6	3	4-0-0	500		
	Total	3		17	22	12-8-0	1500		
6	Dodda Topoor	26	Dry	2	"	1-0-0	200	840	Pro-hole 125 Rs. —
		30	do	8	24	6-8-0	850		
	Total	2		10	24	7-8-0	1050		

7	Sindan pura	17	Dry	8	..	5-8-0	800	600
		29	do	2	14	1-8-0	235	
	Kandagala	168	do	4	25	2-0-0	150	
	Irigumbak pura	203	do	5	5	2-4-0	200	
	Total	4		20	4	11-4-0	1385	
8	Kaggala	107	Dry	1	20	1-4-0	75	560
		114	do	4	24	4-0-0	430	
		116	do	1	0	0-14-0	100	
	Sindan pura	one fourth 2/9	do	0	30	-8-0	25	
	Total	4		7	34	6-10-0	630	
9	Irigumbak pura	117	Dry	2	19	1-12-0	50	400
		127	do	5	35	3-8-0	120	
		128	do	7	31	4-8-0	120	
		130	do	6	17	3-8-0	100	
		132	do	3	35	2-4-0	100	
	Kaggala	68	do	6	12	7-0-0	600	
	Total	6		32	29	22-8-0	1090	

		91	do	8	5	5-8-0	300		
	Total	2		16	17	10-8-0	1100		
11	Vegayapura Amuani	100	Wet	1	26	6-8-0	300	300	
		103	do	1	25	6-8-0	300		
	Total	2		3	11	13-0-0	600		
12	Kandagala	260	Dry	6	1	3-8-0	100	200	
		313	do	12	16	5-8-0	200		
	Total	2		18	17	9-0-0	300		
13	Kaggala	86 fourth part	Dry	1	7	1-2-0	120	220	
		87 fourth part	do	1	11	1-4-0	130		
		89 Half	do	2	2	2-0-0	100		
	Total	3		4	20	4-6-0	350		
~~14~~ 17	Kaggala	153	Dry	3	9	3-0-0	150	300	
		243 Half	do	2	29	2-0-0	130		
		1/219 Half	Garden	"	3	0-4-0	50		
		3/224 Half	do	"	3	0-4-0	50		
	Total	4		6	4	5-8-0	380		
~~15~~ 38	Kandagala	308	Dry	6	01	4-8-0	400	50	

Encumbrance Register number	Name of Village	Survey no.	Class.	Extent		Assessment	Estimated value	Amount Rent.	Remarks.
~~16~~ 19	Kaudagala	228	Dry	3	24	2-0-0	150	110	
		232	do	3	25	2-0-0	150		
		1/239	do	2	9	1-4-0	100		
	Total	3		9	18	5-4-0	400		
20	Kaudagala	177	Dry	6	39	5-0-0	700	60	
14	Kaggala	86 one fourth	Dry	1	7	1-2-0	120	200	
		87 one fourth	do	1	11	1-4-0	130		
		89 half	do	2	2	2-0-0	100		
	Total	3		4	20	4-6-0	350		
15	Kaggala	86 one fourth	Dry	1	7	1-2-0	120	2-6-0	
		87 one fourth	do	1	11	1-4-0	130		
		88 half	do	1	33	1-12-0	100		
	Total	3		4	11	4-2-0	350		
16	Kaggala	72	Dry	3	10	2-12-0	250	250	Pro hole 250

22	Sandanna Jura Dodda Jowhood	27 half	Dry	2	21	1-12-0	250	500	
		28 half	do	2	7	1-8-0	200		
		62	do	4	16	2-12-0	150		
	Total	3		9	4	6-0-0	600		
23	Saidun Jura	18	Dry	6	38	5-0-0	400	300	
		19	do	5	17	3-8-0	300		
		2		12	15	8-8-0	700		
24	Kodusoga	1/104	Dry	2	37	2-0-0	300	240	
								2	
								Total	

Statement showing the dates of meetings held in the Bank, and important subjects discussed &c at Kaggala Bank, Gundlupet Taluk.

Statement No: V

Dates of meeting	Important Subjects discussed	Remarks.
15-1-97	Forming Bank 12 members.	
22-2-97	For bringing back the remaining money from the Treasury.	
19-3-97	Recording the observation of Govt Pro: no: $\frac{6916-19}{R.7117-95}$ Para 10 dated 1:2:97.	
20-4-97	Authorizing use of Seal.	
20-5-97	Proposing change of place of Bank to Gundlupet.	
20-6-97	Authorizing levy of interest for half-year and giving Govt	
20-7-97	Taking Son in place of deceased Member.	
10-9-97	Taking back to Bank, documents discharged.	
27-12-97	Authorizing levy of interest.	
10-1-98	Raising period of instalments from 5 to 10 years.	
14-1-98	Changing Bank to Gundlupet. Adding new 5 Villages with Govt sanction. Raising period of instalments from 5 to 10 years, and also requesting over to Govt to supply Bank with more funds.	
5-1-98	Confirming the above.	

	voting fresh office bearers, felt that no deposits had come.
22-8-98	Conforming the above.
14-1-99	General assembly. Authorizing levy of penalties at Rs 2 per cent.
	No more loans to defaulters.
30-1-99	Conforming the above.
30-7-99	Agent should not have cash in hand not more than 100 Rupees.
22-8-99	Conforming the above.
8-1-00	No money to be given to defaulters, cheques to go for loans.
24-1-00	Conforming the above.
30-7-00	Repealing the above
29-8-00	Conforming the above.
30-1-01	To sue defaulters. Reducing finally to one per cent.
27-2-01	Conforming the above.
30-7-01	Resolving to pay off Govt instalment.
22-8-01	Conforming the above.
25-1-02	Chosing fresh office bearers.
18.2.02	Conforming the above.
27.5.02	Discussing Old Matters
12-8-02	Conforming the above.
31.1.03	Nothing important but routine matters.

Secretary

List of members of the Agricultural Bank of Kaggala Gundlupet Taluk Mysore District

Statement no: VI

No 1

No given	Name	Remarks.
1	Kunjegowda P	12 Members forward original 15-1-1897.
2	Kunji Gowda M	
3	Basava Gowda	
4	Seidda Gowda	
5	Chick Chennia	
6	Davaiah . H	
7	Davaiah . M	
8	Davaiah . K	
9	Basava Shetty	
10	Kala Basava Gowda	Died. His son Chenna Basavaiah Continuing.
11	Lakshmi Narasappa	Died 07-2-1897.
12	Davappa	
13	Kala Gowda	12 remaining 12 joined 15-2-1897.
17	Chick Seidda Naika	
18	Basava Gowda	
19	Hutche Gowda	
20	Chenna Basava Gowda	
21	Deva Gowda	Died. His son Minor not continuing.

List of members of the Agricultural Bank of Kaggala Gundlupet Taluk Mysore District

Statement No: VI

No 1

No given	Name	Remarks.
1	Kunjegowda P	The original 12 members formed on 15-1-1897.
2	Kunji Gowda M	
3	Basava Gowda	
4	Sidda Gowda	
5	Chick Chunnia	
6	Davaiah . H	
7	Davaiah . M	
8	Davaiah . K	
9	Basava Shetty	
10	Kala Basava Gowda	Died. His son Channa Basaviah Continuing
11	Lakshmi Narayanappa	
12	Davappa	
13	Kala Gowda	Remaining 12 joined on 2-2-1897.
17	Chick Sidda Naika	
18	Basava Gowda	
19	Hutche Gowda	
20	Channa Basava Gowda	
21	Deva Gowda	Died. His son Minor not continuing.
22	Kunjegowda	

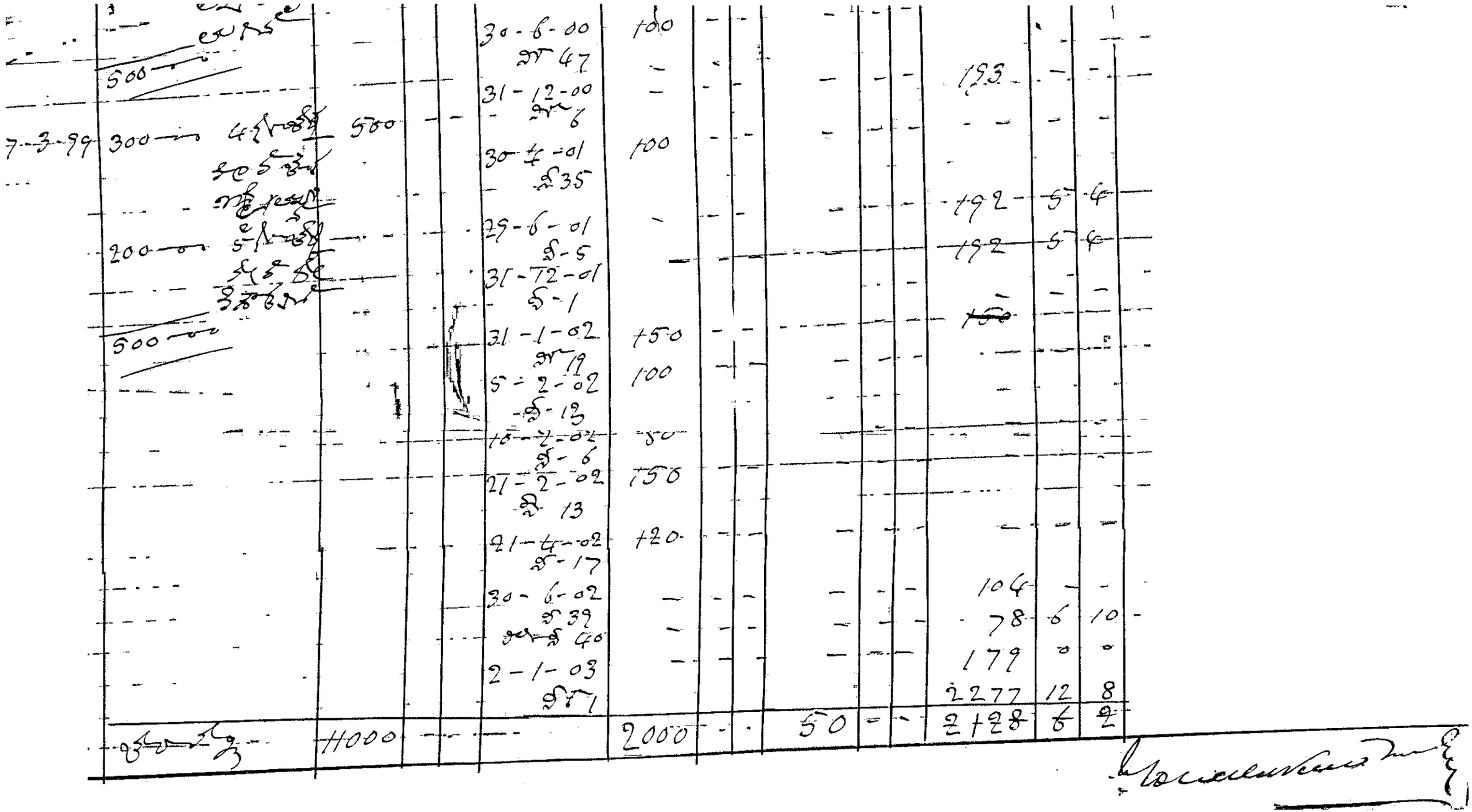
Statement Showing the Amount of Balance, interest & fine due to the Bank upto

Statement No. VII 31st December 1902. Kaggala Gundlupet Taluk.

No. given	Name	Amount due upto 31.12.1902			Balance of Principal due	Total amount due
		Instalment Principal	Interest	Fine		
1	Nanji Gowda Patil	84-"-"	8-13-9	"-"-"	420-"-"	512-13-9
2	Nanji Gowda M.	320-"-"	114-6-3	79-14-9	400-"-"	914-5-"
3	Basava Gowda	170-"-"	13-10-11	20-9-"	425-"-"	629-3-11
4	Siddi Gowda	170-"-"	39-11-7	22-13-4	425-"-"	657-8-11
5	Chick Chunnia	380-"-"	"-"-"	64-12-4	500-"-"	944-12-4
6	Deviah H.	377-"-"	52-"-10	77-9-11	420-"-"	926-10-9
7	Deviah M.	75-"-"	10-4-11	4-8-6	375-"-"	464-13-5
8	Deviah K.	210-"-"	21-2-9	30-1-3	350-"-"	611-4-"
9	Basava Shetty	150-"-"	53-10-4	35-11-4	250-"-"	489-5-8
10	Chunna Basavia	"-"-"	"-"	"	550-"-"	550-"-"
11	Lakshmi Narayappa	~~150~~-"-"	"	"	150-"-"	150-"-"

12	Dévappa	" — " — "	" — " — "	" — " — "	400 — " —	400 — " — "
13	Kala Gowda	82-8— "	16-1— 11	11-15=5	137-8— "	248-1— 4
14	Dodda Basava Gowda	116— " — "	" — " — "	27-5=5	" — " — "	143-5=5
15	Chick Basava Gowda	97-8— "	16-2-10	18-8-8	162-8— "	294-11-6
16	Chenna Basava Gowda	326— "	" — " — "	99-12-3	" — " — "	425=12=3
17	Chick Sidda Naika	112— "	" — " —	19-10-6	" — " —	131—10—6
18	Basava Gowda	" — " —	" — " —	" — " —	50 — " —	50 — " — "
19	Hutche Gowda	" — " —	" — " — "	" — " — "	110 — " — "	110 — " —
20	Chenna Basava Gowda	" — " —	" — " — "	" — " — "	60 — " —	60 — " —
22	Nanjunda Gowda	150— " —	57-12— "	27-3-11	250 — " —	484-15=11
23	Kalaya	60 — " —	15-10-8	4-9— "	150 — " —	230-3-8
24	Dévappa	" — " — "	5-11-3	" — " — "	240 — " —	245=11=3
	Total	2880— " —	425-4—	545-1-7	5825— "	9675=5=7

18-1-97				30-6-97					169	6	0
	4735-37 కి.గ్రా	2000	-	31-12-97					199	12	8
	1994-95			చెల్లు							
				30-6-98					150	-	-
				చెల్లు							
				14-7-98					50	-	-
				చెల్లు							
22-8-97		8000	-	31-12-98					200	-	-
				చెల్లు							
				26-1-99	1000	-	-				
				చెల్లు							
4-2-99		500	-	30-6-99					192		
	125 —			చెల్లు							
	250 —			29-12-99							
				చెల్లు							
				29-1-00					195	12	2
	125 —			చెల్లు							



Mysore Govt., Gen. & Rev. Secretariat

(Revenue Branch

File No. (if any) and its date—

Office Dig

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read :

Letter No 3968 of 19th May 1903 from the Inspector of Agricultural Banks submitting the report on inspection by the Amildar, Gundlupet Taluk, of the Agricultural bank at Kaggalipura ~~received with docket No 2291 of 29th April 1903~~ Mysore Dy No.

Order :

(Recorded with the following observations:-

2. ~~The~~ Both the Dy Comr & the Inspector of Agriculture have issued full instructions for the early rectification of the defects and irregularities pointed out by the Amildar ~~have been~~ ~~Conveyed to the bank vide~~ ~~No 1867-8 of 03. All instructions~~ have been given by the Deputy Commissioner also. It is presumed that the Deputy Commissioner will take early opportunity to inspect the bank and submit a report to Govt

Do. R. 345-

R. T. 114-95

of 30/7/03.

No affairs of this bank are not satisfactory.

Sufficient time should be allowed for ~~the carrying out the~~ ~~improvements~~ instructions and

The Auditor points out that on two occasions the sons of the Rhenuts and on one occasion the brother of the Rhen Ayut were paid as bank accountants. The Asst Commissioner is requested to satisfy himself whether any of the accountants above referred to are members of the bank. If they happen to be so, he is requested to direct the bank's attention to para 7 of the Articles of Association and to order the refund of the amount of pay drawn by them as Auditors of the bank.

4. The Auditor reports that the properties mortgaged to the bank seem highly valued. The Asst Commissioner is requested to direct the Auditor to value the bank securities and to submit a report to Government as to the sufficiency or otherwise of the securities offered.

5. Since the admission of a person as a member of the bank depends, as per para 6 of the Articles of Association,

a further report or inspection which should be made without delay, submitted for the orders of Govt.

23/7/03

23/7/03

upon the prepayment of this admis
fee, such fee is not returnable to
him, even if he ceases to be membe

6. Such of the registers and accounts
as are reported to have not been
maintained and ordered by the
Deputy Commissioner to be opened
should be kept.

V
22/7/03 Secretary.

RK.
7/7

To

The Deputy Commissioner,
Mysore District

(12)

1903.

MYSORE GOVERNMENT
R 1649
REVENUE - OCT 1903
REVENUE AND REVENUE SECRETARIAT

From

M Kanakaraya Chetty B.A.
Dy Commissioner
Mysore Dist.

To

H.V. Nanjundayya Esqr
B.A. Mysore
Secy to Govt Revenue Department
Bangalore

Section B.R.G.
No. 38-02
3

Dated 23rd September 1903.
Despatched
Received
General No. 184
No.

Enclosure No 7

Submitting the report on the inspection of the Agricultural Bank at Kaggala made by Mr. C Ramaraw, Asst Comr

Below

R V
26.9.03

File pertains
10/11/03

Ft Dubd
20/11/03
AK

MGCPB—50 reams.—6-12-02.

No 184
Enc No 7

Mysore Dy Comrs Office
Bangalore the 23rd September 1903.

To

N. V. Narayanaiya Esq. B.A.
Secretary to the Govt.
of Mysore
General & Rev. Depttt.

Sir

Adverting to the Proceedings of Government No: R. 345 / R. Fl. 114-95 dated 30th July 1903, I have the honor to submit herewith, the report on the inspection of the Agricultural Bank at Kaggala; made by Rao C. Venkata Rao Assistant Commissioner on the 22nd ultimo, together with statistical returns (6 in number) for the past official year.

2. From the enclosed report, it is clear that the affairs of the bank in question are still very unsatisfactory although it is hoping to show signs of improvement. As I have already

expressed my views in detail in my review on the Auditor's Inspection report, forwarded to Government by the Inspector of Banks with his Dno: 396 dated 19th May 1903; so I deem it unnecessary to repeat them here.

I have the honor to be
Sir
Your most obedt Servt.

Deputy Commissioner
Dharwar District

Memo Showing the discrepancies existing between the figures in the Annual Returns (Nos. IV and VI) of the Kappala Agricultural Bank for 1902-03, (received on the Dy. Comr's, Bangalore, office No. 184 D. 23rd September 1903, and those in the Annual Statements Nos V and VII appended to the Report on Agrl. Banks for 1901-02.

Particulars of items	Bank's Return for 1902-03			Statement appended to the Report on Agrl. Banks for 1901-02			Difference					
	No. of the Return	Amount entered therein		No. of Statement	Amount entered		Decrease in the Bank's Return			Decrease in the Bank's Return		
		Rs.	As.		Rs.	As.	Rs.	As.	P.	Rs.	As.	P.
Repayts of loans of class I to the Bank by its members upto end of 1901-02.	IV	8070	-	V	8206	8	-	-	-	136	8	-
Interest received by the Bank from its members upto end of 1901-02	VI	2347	- 7	VII	2167	1 3	179	15	4	-	-	-
Penalty received upto end of 1901-02	Do.	333	3 1	Do.	202	14 4	130	4	9	-	-	-
Miscellaneous receipts upto end of 1901-02	Do.	-	12 -	Do.	1	6 -	-	-	-	-	10	-
Establishment Charges paid upto end of 1901-02	Do.	540	- -	Do.	446	- -	94	-	-	-	-	-
Contingencies (including Cost of furniture) upto end of 1901-02	Do.	174	11 -	Do.	156	5 6	18	5	6	-	-	-

January 1904.

Secretary

1. Date of present inspection

Inspection of Kaggala Bank in Gimbulapitiya Talug made by C. Rutnam Esq Esquire, Assistant Commissioner in charge of the N.W.P.

The bank was inspected on 22nd and 23rd August 1903.

2. Whether there is a duly registered suitable office where members and depositors could call or have their business attended to; and if there had been any change in the office since last inspection, why situated and whether duly registered.

2. The Bank was duly registered by the Registrar of Joint Stock Companies on the 15th day of December 1896. It is held in a small house belonging to the President Chickchemaya's house at Kaggala. Sometime after the Auditor's inspection on 21st, 22nd and 24th Febru 1903, there was an outbreak of plague in

on the village and the people had deserted it and in consequence the Bank's registers had been temporarily removed to the agent Nilkrishnamaiya's house at Sindanur. The removal being temporary the Bank authorities thought that the report to the higher authorities was unnecessary.

3. No dates and hours are fixed for transaction. The business is conducted whenever necessary.

3. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

4. The Bank's registers, accounts, title-deeds, documents, cash Balance and other pro-

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village, whether there was proper sanction

property are kept in
the Bank's office in
the custody of the
Agent Chick Chemmiah.

5. The villages sought
to be benifitted are
the 5 mentioned in
the memorandum
of Association and
are within a radius
of 5 miles from the
Bank office. There
are 24 members
on the roll of whom
9 reside in Kaggala
itself, 7 in Sindanpur
5 in Kandagala and
3 in Gundlupet town.
of the 24 members 3 are
Brahmins, 20 Lingayets and 1 Parivar.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status whether there is proper representation of interest involved; whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

6. The number of members at the commencement was 12 and it was subsequently increased to 24. There was since a decrease of 2 by death. Of the latter 2 One Dyave Gowda died with liabilities. The General Assembly kept on his name in view to settle his dealings with the Bank. His wife and her minor son have since discharged the deceased's debts, and the other Kala Basave Gowda died and his son Chenna Basava Gowda was substituted

7. As regards credit, solvency [illegible] sources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank. Any notable instances of new acquisition or improvement since formation of the Bank or last inspection, any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned, and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

7. A register of lands held by members is maintained in manuscript. It is not opened in the printed form of register supplied to the Bank. There were some unattested erasures and corrections here and there in the property register. The total value of the property as per list of bonds is Rupees 19355.

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

8. The limit fixed in the articles of Association for the Bank's funds has been not exceeded. The classification of Bank's funds at date of inspection was as follows:—

Entrance fee 12-0-0
Loan from Govern-
-ment - - 10,000-0-0
Deposits from
Members in Cash 60-0-0
out of Surplus 50-0-0
10122-0-0

The Bank's credit is well sustained. The members are all related to one another with few exceptions. They are enthusiastic while borrowing but not for paying back their dues.

9. The loan sanction-ed by Government was Rs. 10,000 of which Rs. 2000 was drawn in January and Rs. 8000 in February 1897. It has been arranged at the Bank should repay the advance

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion briefly and concisely.

in 10 annual instalments beginning with the year 1898. But they have paid only:-

In 1899-00 Rs. 300
1900-01 Rs. 100
1901-02 Rs. 60-0

amounting to Rs. 1000 thereby reducing the amount of advance to Rs. 9000. The amount outstanding against the Bank at date of inspection was Rs. 9000. A sum of Rs. 50 (as Surplus fund) is held by the Bank in the Treasury.

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

10. The deposits received from the members amount to Rs. 60. As regards the levy of interest the sanction of the Assembly has been obtained to

to levy the rates pres-
- cribed in the article
50 of the memorandam
and articles of Associa-
- tion.

11. The Cash book -
Contained certain
unattested erasures
and Corrections. No
acquittance Roll is
maintained nor the
signatures of the recipi
- ents of pay the obtained
No receipt stamp has
been affixed in the
Cash Book for the -
payment of Rs. 42 made
to Mutsaddi Vishakanta
towards his pay from
1st January 1903 to the
end of June 1903. No
Contingent register
is kept though this -

11. As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

RECEIPTS.	Rs. a. p.	EXPENDITURE.	Rs. a. p.
From Treasury ...		To Treasury	
„ Depositors...		Current acct. principal repaid ...	
Entrance fee ...		Depositors ..	
Interest and penalty ...		„ Members, loan.	
Loans repaid ...		„ Govt. on acct. of interest ...	
Other items ..		Depositors.. ..	
		„ Printing charges ...	
		„ Establishment.	
		„ Contingencies	
		„ Other charges.	
Total		Total	

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

Note the sums obtained and used for the several purposes indicated in the appended form.

Amount obtained.			Amount spent.		
	Rs.	a. p.		Rs.	a. p.
1 To discharge encumbrances.			1 For discharging encumbrances		
2 To " other debts.			2 To discharge other debts		
3 For agricultural purposes			3 For agricultural purposes		
(a)			(a)		
(b)			(b)		
(c)			(c)		
(d)			(d)		
			4 For other purposes		
			(a)		
			(b)		
			(c)		
			(d)		

this omission was pointed out at the time of the last inspection. Vide appended statement No 1 showing the receipts and disbursements of the Bank since its formation.

12. The General Assembly at the meeting held in the beginning, resolved that members might be granted loans to the extent of 3/4 ths of the value of property to be mortgaged to the Bank. Considering the exaggerated value of the landed property, the limit seems to be high.

13. The Bank has obtained 24 mortgage deeds 2 pro-notes and 24 deeds which shew that the loans were obtained to discharge previous debts. The hypothecation deeds have been written in proper form and duly registered. The prior mortgages in respect of property have been discharged and the mortgage deeds produced in Bank together with title deeds are filed. Some of the prior mortgage deeds do not bear endorsements of discharge. No ferishts documents of title et nd the documents

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.

themselves have been deposited. This is a serious omission. They have been asked to supply this omission at once. In cases of joint Khatas attestations of joint Khatedars have not been taken as involving the joint liability of the Khatedars to the Bank. They explained that they could not do it now as a list has already been submitted.

Under the 2nd class of loans there were 3 Pro-notes. One of Rs 250 and the other 2 of Rs 25 each. Of the latter one has been discharged thereby leaving 2 to

be discharged. One of the two 125 Rs promotes an excess of interest of 12 as in one case and of Rs 1-8- in the other had been recovered but the same has since been refunded to the parties. These loans are secured by good and sufficient personal securities. The undischarged Pro-notes are time barred having been executed on 13th February 1899. No steps have been taken for the recovery of these loans.

Loans outstanding against the members at the date of inspection were:-

14. As regards punctuality, completeness or otherwise in the payment of dues by members, Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

Class I	class II	Value of property under mortgage to the Bank.
8330	375	13,355.

Only two members ~~only~~ viz Lakshmi Narayanappa and Siddegowda have paid their interest of Rs 4-2-0 and Rs 39-4-8 respectively on 1st class loans, and the other 22 are defaulters. of whom 7 are office bearers and the rest members. Some of them have neither paid their instalments nor interest since December 1899. The amount of instalments overdue remaining

insurance covered was Rs 3192.
and the amount of 2nd
class was Rs 375 at the
end of July 1903. The
question of such large
number of defaults
was considered by the
General Assembly
at its meetings but to
no effect. The Assembly
appear to explain
this as having been
directly due to the
outbreak of Plague
in their villages and
the failure of crops
They resolved to levy a
penalty of 12 per cent
per annum on the loans
outstanding against
the members. In several
cases renewals have

have also been made
The Agent and President
promise to pay the
arrears by the end
of this or next month.
The interest due to
Government for the
half year ending
with 30th June 1903
has not been paid.
They were told to pay
it without further
delay as the standing
crops this year are
excellent.

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

15. Out of Surplus of
Rs 3343-8-7 Rs 2797-4-4
was recovered and
Rs 546-8-3 is yet to be
recovered. The Bank
authorities have ex-
-ceeded the expenditure

and the excess amount of Rs 292-12-a has been met from the principal amount as can be seen from the following particulars.

Paid to Government	2277-12-8
Establishment Cost	582-a-a
Contingencies	66-15-a
Printing charges	29-9-a
other items	80-7-a
	3036-11-8

Recovered from the members	2797-a-4
	239-11-4
Reserved fund	50-a-a
	289-11-4
In hand as cash balance	3-a-8
	292-12-a

The reserve fund is invested in the Treasury.

The Bank has no other assets.

16- The rules for

1 ... regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

for convening meetings
of the General Assembly
are understood by
the members. Incorrect
-ings are held every
year since January
1899. A meeting ought
to have been held last
month. No extraordinary
meetings were held
at any time. Notices
were given to the members
for the meetings in the
General Assembly.
There is no party feel
-ing among the mem-
-bers. Some are related
to one another and the
others except 4 are of
the same sect.

17. No minute book is maintained

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

18. The supervision staff consists of:-

1 President ~~Kanje~~ Gowda.

1 Agent Chickchennaiah.

3 Auditors and

5 Directors.

Three persons viz/ Dyavappa, Dayave Gowda and Nanje Gowda hold Combined offices of auditor and Director and the other 2 Basave Gowda and Lakshmi-Narayanappa are the Directors. Their supervision is not effective as is evidenced from the fact that the General Assembly have failed to take steps to recover

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I.	Register of members
II.	„ of applications for loan
III.	Cash book
IV.	Ledger
V.	Minute book
VI.	Register of balance sheets
VII.	Property register
VIII	Register of monthly cash abstracts
IX.	Register of bonds
X	Receipts by Bank
XI.	Depositors' ledger
XII.	Treasury pass book
XIII.	Chalan book
XIV.	Cheque book
XV.	Receipts by members to Bank
XVI.	Register of Directors
XVII.	Register of Directors' Proceedings
XVIII.	Register of appropriation of loans
XIX.	„ of contingent expenses
XX.	„ of disbursement of pay to establishment
XXI.	„ of From letters
XXII.	„ of To letters
XXIII.	Visitors' book

the instalments and the interest whenever they fell due. It may be said that the General Assembly were exceedingly lenient.

19. The cash balance sheets contained some mistakes and they were rectified.

Register of monthly cash abstracts have not been written in the printed form since June 1903.

Bond register is not maintained.

The other registers are maintained and written up.

As already observed the office bearers themselves are defaulters both in respect of principal and interest and they do not insist on punctuality in payments, though they resolve often to observe a strict policy in the future. As the present year's crop is very good they should have no time in paying up the arrears of instalments. —

It is very unsatisfactory that the members have not deposited documents of title to the Bank.

Assistant Commissioner
In charge of Agricultural Special D. Office.

Mysore Govt. Gen. & Rev. Secretariat
Revenue Branch.

File No. (if any) and its date—

38 02

D
No. R 1512
R.F. 114-1895-6

Dy. 30-11-03
30

Office Draft.

Progs. of the Govt. of H.H. the Maharaja of Mysore.

Read: yours

G.O. No. K. 345 dt. 30th July 1903
K.F. 114-55

submitting the unsatisfactory condition of the affairs of the Agricultural Bank at Kanjan, Gundlupet Taluk, and asking for a further report on the same.

Letter No. 184 dt. 23rd September 1903

Order: from the Dy. Comr. Mysore District submitting the report on the inspection of the above Bank made by Mr. C. Subbiah Row, Assistant Comr.

Order:-

In the G.O. read above it was decided that sufficient time should be allowed to the Bank for carrying out the instructions of the Dy. Comr. and the Inspector of Agricultural Banks. It is clear both from the inspection report and the Dy. Comr's letter above referred to that the Bank has not practically

the defects and responsibilities and
that if efforts are not made to remedy
them it is the prospects of im-
provement. But as the interval
between the river & port and the present
inspection was very short the Dy. Insp.
is requested to ~~put these and with~~
the Bank that if within that time
it fails to rectify the defects and
responsibility port. would be com-
pelled to adopt ~~legal~~ measures to
withdraw the support to port.

25/11/03

24/11/03

To

The Dy. Insp.
Nagpur Dn

26/11/

Compd 18/11

over, port w.e.f. 30-7-03
to 22-8-03

arrange for
another Special
inspection during
the first week
of March 04, and
to warn

Office Draft. (Docket.)

The Mysore Government,
General & Revenue Secretariat,
Revenue Branch.

To

The Deputy Commissioner,
Mysore District.

RBK9
38-02

Date of passing the draft 21.1.04
Date of despatch

Regd. No. R 1999
File No. & date (if any) RF 114-1895-6

No. of Encls. Six (Statistical returns).

Annual Statistical returns of the Agricultural Bank at Kaggala, Gundlupet Taluk for 1902-03, forwarded with this letter No. 184 dated the 23rd September last.

With reference to Statements IV and VI of the above set of returns (returned herewith), I have the honour to state that the figs. entered therein as representing amounts of loans repaid to the bank

of its members, (2) receipts from interest on investments and miscellaneous sources and (3) Establishment & Contingent charges of the bank, up to end of 1901-02 do not, as pointed out in the accompanying memo, agree with those given by the Inspr. of Sch. Banks in Statements Nos V and VII appended to his Report for that year. The Deputy Comptr. is therefore requested to cause the discrepancies therein noted to be reconciled and rectified and to transmit the two returns duly corrected at an early date.

2. A Copy of the Balance Sheet of this bank prepared up to end of June '03 may also be obtained and furnished to this Office.

9/1/04

for Secretary.

9/1/04.

Dy 14/1 Compd 20/1